



Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

Ways to find the best value, top-notch care

Online information about doctors and hospitals

You're probably keeping an eye on health care costs these days. Like most people, you want to keep your out-of-pocket costs as low as possible. But you also want to make sure your whole family gets quality care.

Our online tools can help you do both. Use them and you'll be able to:

- Get an idea of what you'll pay before you go to the doctor or hospital
- Find high-performing doctors and facilities near you

Our cost estimator tool can help you save

In fact, people who used our Member Payment Estimator tool before receiving care saved an average of \$170 out of pocket on 34 common procedures.*

Member Payment Estimator makes it easy to compare costs for many common medical services at different doctors and hospitals.

And it calculates what Aetna will pay for a service or procedure — and what you'll pay out of pocket.**

How? The tool factors in your plan's benefits details — like your deductible, coinsurance and copays. As well as our negotiated rates with providers in our network.

**You can shop and compare with
Member Payment Estimator.**

*Member Payment Estimator Study. Aetna Informatics and Product Strategy. August 2012.

**Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of your visit. Health maintenance organization (HMO) members can only look up estimated costs for doctor and outpatient facility services.

You can check costs for common procedures.* For instance, you can see a list of hospitals and facilities in your area and their cost estimates for:

- Magnetic resonance imaging (MRI) scans
- Heart procedures
- Maternity care, and more

You can compare average costs for network and out-of-network services. You usually pay less for care when you visit doctors and other health care providers in our network. That's because they agree to provide services at a lower cost to our members.

See for yourself how much you can save on:

- Office visits
- Surgeries and procedures
- Treatment of diseases and conditions
- Vaccines, some tests and other care

Of course, you can visit doctors outside our network. But you'll probably pay more for services.

To use Member Payment Estimator, just log in to your secure member website at www.aetna.com. Or you can log in through the Aetna app on your mobile device.

Our online directory helps you find specialists

Looking for high-performing doctors? Consider doctors in our Aexcel® network.**

Aexcel doctors are specialists in 12 areas, including obstetrics and gynecology, plastic surgery, and cardiology. They meet certain standards for quality care and cost efficiency.

You can find them in our online directory. They have a blue star by their name.

How about facilities known for quality care? Institutes of Quality® facilities are hospitals and other medical facilities that have met strict standards for care quality and efficiency. They specialize in:

- Bariatric (weight-loss) surgery
- Orthopedic (joint, spine) procedures
- Cardiac (heart) care

And depending on your plan, you may even pay less when you visit Aexcel specialists or use Institutes of Quality facilities.

To find Aexcel specialists and Institutes of Quality facilities, just do a search in our online directory at www.aetna.com.

*Not all hospitals or facilities will display for a given area due to data and/or contractual limitations. While we make every attempt to validate the accuracy of the cost information, we do not guarantee the accuracy of any particular cost amount.

**The Aexcel network is only available in select locations. Aexcel is not available with HMO plans.

In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company (Aetna). For all other states, health benefits and health insurance plans are offered, administered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company. In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

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Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

Policy forms issued in Idaho include: GR-23, GR-29/GR-29N, GR-9/GR-9N, AL HCOC 02, AL HGrpPol 01, ID COC V001 2015 ACA, ID GrpAg01 2015, GR-96814 02, ID-GA-SG-AETNA Amendment 2016 01 and AL ID HNO COC Amendment 2016 01.

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